

Fill in this information to identify the case:

Debtor 1 Margaret D. Polite

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)

Case number 17-12340

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to identify the debtor's account: 0 3 2 8

Date of payment change: 02/01/2018
Must be at least 21 days after date of this notice

New total payment: \$ 1,084.72
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 483.05

New escrow payment: \$ 481.36

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Margaret D. Polite
First Name Middle Name Last Name

Case number (if known) 17-12340

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Katie L. Greene

Signature

Date 12 / 12, 2018

Print: Katie L Greene
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 Fifth Street Eureka, CA 95501
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 - 0836

Email BKNOTICES@sns.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: December 04, 2018

MARGARET POLITE
430 E JEFFERSON ST
MEDIA PA 19063

Loan:
Property Address:
430 EAST JEFFERSON STREET
MEDIA, PA 19063

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Dec 2018 to Jan 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2019:
Principal & Interest Pmt:	603.36	603.36
Escrow Payment:	483.05	481.36
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,086.41	\$1,084.72

Escrow Balance Calculation	
Due Date:	Nov 01, 2018
Escrow Balance:	(3,089.41)
Anticipated Pmts to Escrow:	1,449.15
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,640.26)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,987.49	(3,089.41)
Jan 2019	397.50			*		2,384.99	(3,089.41)
					Anticipated Transactions	2,384.99	(3,089.41)
Dec 2018		966.10					(2,123.31)
Jan 2019		483.05					(1,640.26)
	<u>\$397.50</u>	<u>\$1,449.15</u>	<u>\$0.00</u>	<u>\$0.00</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$795.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 04, 2018

MARGARET POLITE

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,640.26)	2,384.99
Feb 2019	397.50			(1,242.76)	2,782.49
Mar 2019	397.50			(845.26)	3,179.99
Apr 2019	397.50			(447.76)	3,577.49
May 2019	397.50	312.93	City/Town Tax	(363.19)	3,662.06
Jun 2019	397.50	584.13	County Tax	(549.82)	3,475.43
Jul 2019	397.50			(152.32)	3,872.93
Aug 2019	397.50	2,406.93	School Tax	(2,161.75)	1,863.50
Sep 2019	397.50	1,466.00	Homeowners Policy	(3,230.25)	795.00
Oct 2019	397.50			(2,832.75)	1,192.50
Nov 2019	397.50			(2,435.25)	1,590.00
Dec 2019	397.50			(2,037.75)	1,987.50
Jan 2020	397.50			(1,640.25)	2,385.00
	<u>\$4,770.00</u>	<u>\$4,769.99</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$795.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$795.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,640.26). Your starting balance (escrow balance required) according to this analysis should be \$2,384.99. This means you have a shortage of \$4,025.25. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be \$4,769.99. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	397.50
Surplus Amount:	0.00
Shortage Amount:	83.86
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$481.36</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,000.86 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 17-12340-elf
: Margaret D. Polite : Chapter 13
Debtor :
:

CERTIFICATE OF SERVICE

I certify that I served or caused to be served a copy of the foregoing Notice of Mortgage Payment Change upon each of the persons and parties in interest at the addresses shown below via ECF Notification:

Alan B. Liss, Esquire
1420 Walnut Street
Suite 720
Philadelphia, PA 19102

William Miller, Esquire
2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

Office of the United States Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

Via First Class Mail:

Margaret D. Polite
430 East Jefferson Street
Media, PA 19063

TUCKER ARENSBERG, P.C.

Dated: 12/17/18

/s/ Jillian Nolan Snider
Jillian Nolan Snider, Esquire
Pa. I.D. No. 202253
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
(412) 566-1212
jsnider@tuckerlaw.com
Attorneys for U.S. Bank Trust N.A.